

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
FLEEGER, JAMES RUSSELL,	§	CASE NO. 18-24703 JAD
FLEEGER, LINDA JEAN,	§	
Debtors	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Natalie Lutz Cardiello, Esquire, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 19,488.64
(Without deducting any secured claims)

Assets Exempt: 34,371.36

Total Distributions to Claimants: 117,211.03

Claims Discharged

Without Payment: 27,115.89

Total Expenses of Administration: 15,788.97

3) Total gross receipts of \$ 133,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 133,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 213,428.76	\$ 115,384.24	\$ 115,384.24	\$ 115,384.24
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	15,788.97	15,788.97	15,788.97
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	27,866.24	19,215.09	19,215.09	1,826.79
TOTAL DISBURSEMENTS	\$ 241,295.00	\$ 150,388.30	\$ 150,388.30	\$ 133,000.00

4) This case was originally filed under chapter 7 on 12/06/2018 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/20/2020 By: /s/Natalie Lutz Cardiello, Esquire
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
521 CHICORA FENELTON ROAD, BUTLER, PA 16034	1110-000	133,000.00
TOTAL GROSS RECEIPTS		\$ 133,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Citizens One Auto Finance P.O. Box 42113 Providence, RI 02940-2113		33,943.27	NA	NA	0.00
	Freedom Mortgage P.O. Box 619063 Dallas, TX 75261-9063		155,485.49	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Northwest P.O. Box 3001 Warren, PA 16365-3001		24,000.00	NA	NA	0.00
	FREEDOM MORTGAGE	4110-000	NA	115,384.24	115,384.24	115,384.24
TOTAL SECURED CLAIMS			\$ 213,428.76	\$ 115,384.24	\$ 115,384.24	\$ 115,384.24

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:NATALIE LUTZ CARDIELLO, ESQUIRE	2100-000	NA	2,253.00	2,253.00	2,253.00
TRUSTEE EXPENSES:NATALIE LUTZ CARDIELLO, ESQUIRE	2200-000	NA	163.15	163.15	163.15
CLOSING COSTS	2500-000	NA	2,809.07	2,809.07	2,809.07
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):NATALIE LUTZ CARDIELLO, ESQ	3110-000	NA	2,583.75	2,583.75	2,583.75
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):BK GLOBAL	3510-000	NA	2,660.00	2,660.00	2,660.00

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):KEFFALAS REAL ESTATE	3510-000	NA	2,660.00	2,660.00	2,660.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):WEICHERT REALTORS ACHIEVE	3510-000	NA	2,660.00	2,660.00	2,660.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 15,788.97	\$ 15,788.97	\$ 15,788.97

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chicora Independent Hose Co. P.O. Box 726 New Cumberland, PA 17070-0726		283.55	NA	NA	0.00
	First Commonwealth Bank P.O. Box 400 Indiana, PA 15701-0400		6,789.00	NA	NA	0.00
	Mariner Finance LLC 604 Moraine Point Plaza Butler, PA 16001		2,655.04	NA	NA	0.00
000002	DISCOVER BANK	7100-000	6,922.01	7,604.35	7,604.35	722.95
000001	NORTHWEST	7100-000	2,288.64	1,698.53	1,698.53	161.48
000003	ONEMAIN	7100-000	7,828.00	8,751.71	8,751.71	832.03
000004	PYOD, LLC	7100-000	1,100.00	1,160.50	1,160.50	110.33
TOTAL GENERAL UNSECURED CLAIMS			\$ 27,866.24	\$ 19,215.09	\$ 19,215.09	\$ 1,826.79

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit 8

Case No: 18-24703 JAD Judge: JEFFERY A. DELLER
Case Name: FLEEGER, JAMES RUSSELL
FLEEGER, LINDA JEAN
For Period Ending: 05/20/20

Trustee Name: Natalie Lutz Cardello, Esquire
Date Filed (f) or Converted (c): 12/06/18 (f)
341(a) Meeting Date: 02/19/19
Claims Bar Date: 05/31/19

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 521 CHICORA FENELTON ROAD, BUTLER, PA 16034 The value listed for this asset is an estimated carve out for the estate. However, the amount of the carve out will not be known until the short sale is approved.	132,000.00	6,750.00		133,000.00	FA
2. BURIAL LOTS - MEMORIAL PARK 3					
3. 2017 JEEP COMPASS	2,400.00	0.00		0.00	FA
4. 2015 GMC TERRAIN	17,200.00	0.00		0.00	FA
5. HOUSEHOLD GOODS	14,850.00	0.00		0.00	FA
6. ELECTRONICS	5,000.00	0.00		0.00	FA
7. TWO GUITARS, MIC, MIC STAND, AMP	2,000.00	0.00		0.00	FA
8. FISHING EQUIPMENT	850.00	0.00		0.00	FA
9. PISTOL	300.00	0.00		0.00	FA
10. PERSONAL CLOTHING	350.00	0.00		0.00	FA
11. WEDDING RINGS	800.00	0.00		0.00	FA
12. COSTUME JEWELRY	400.00	0.00		0.00	FA
13. CASH	50.00	0.00		0.00	FA
14. NEXTIER, MORAINÉ POINTE CHECKING ACCOUNT	200.00	0.00		0.00	FA
15. NEXTIER, MORAINÉ POINTE SAVINGS ACCOUNT	450.00	0.00		0.00	FA
16. INSURANCE POLICY # XXXX8400308 (Foresters)	10.00	0.00		0.00	FA
17. SETTLERS LIFE INS CO POLICY # 1225096011XXXX.	7,500.00	0.00		0.00	FA
18. PREPAID REAL ESTATE TAXES (u)	1,500.00	0.00		0.00	FA
	0.00	0.00		0.00	FA
TOTALS (Excluding Unknown Values)	\$185,860.00	\$6,750.00		\$133,000.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)

FORM 1
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Page: 2
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Case No: 18-24703 JAD Judge: JEFFERY A. DELLER
Case Name: FLEEGER, JAMES RUSSELL
FLEEGER, LINDA JEAN

Trustee Name: Natalie Lutz Cardello, Esquire
Date Filed (f) or Converted (c): 12/06/18 (f)
341(a) Meeting Date: 02/19/19
Claims Bar Date: 05/31/19

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 10/31/19 Current Projected Date of Final Report (TFR): 11/20/19

Case No: 18-24703 -JAD
Case Name: FLEEGER, JAMES RUSSELL
FLEEGER, LINDA JEAN
Taxpayer ID No: *****5770
For Period Ending: 05/20/20

Trustee Name: Natalie Lutz Cardello, Esquire
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****5167 Checking Account
Blanket Bond (per case limit): \$ 11,126,585.00
Separate Bond (if applicable):

Blanket Bond (per case limit): \$ 11,126,585.00

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
						Account / CD Balance (\$)
11/08/19	1	SERVICELINE NLS, LLC - ESCROW TRUST (JONATHAN AND NICOLE DOCTOR)	BALANCE FORWARD NET SALES PROCEEDS FROM SALE OF REAL ESTATE Memo Amount: 133,000.00 CONTRACT SALES PRICE PER ORDER OF COURT AT DOC. NO. 42 Memo Amount: (2,809.07) CLOSING COSTS Memo Amount: (2,660.00) REAL ESTATE COMMISSION Memo Amount: (2,660.00) REAL ESTATE COMMISSION Memo Amount: (2,660.00) REAL ESTATE COMMISSION Memo Amount: (115,384.24) FIRST MORTGAGE Chapter 7 Compensation/Fees	1110-000 2500-000 3510-000 3510-000 3510-000 4110-000 2100-000	6,826.69	0.00 6,826.69
03/21/20	050001	NATALIE LUTZ CARDIELLO, ESQUIRE 107 HURON DRIVE CARNEGIE, PA 15106				2,253.00
03/21/20	050002	NATALIE LUTZ CARDIELLO, ESQUIRE 107 HURON DRIVE CARNEGIE, PA 15106	Chapter 7 Expenses			163.15
03/21/20	050003	Natalie Lutz Cardello, Esquire 107 Huron Drive Carnegie, PA 15106	Attorney for Trustee Fees (Trustee			2,583.75
03/21/20	050004	NORTHWEST 100 LIBERTY ST PO BOX 337 WARREN, PA 16365	Claim 000001, Payment 9.50704%			161.48

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-24703 -JAD
Case Name: FLEGER, JAMES RUSSELL
FLEGER, LINDA JEAN
Taxpayer ID No: *****5770
For Period Ending: 05/20/20

Trustee Name: Natalie Lutz Cardello, Esquire
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****5167 Checking Account (Non-Interest Earn)
Blanket Bond (per case limit): \$ 11,126,585.00
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Tran. Code	6 Deposits (\$)	7 Disbursements (\$)	8 Account / CD Balance (\$)
03/21/20	050005	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Claim 000002, Payment 9.50706%	7100-000		722.95	942.36
03/21/20	050006	ONEMAIN PO BOX 3251 EVANSVILLE, IN 47731	Claim 000003, Payment 9.50706%	7100-000		832.03	110.03
03/21/20	050007	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Claim 000004, Payment 9.50711%	7100-000		110.33	6.00

Memo Allocation Receipts: 133,000.00		COLUMN TOTALS		6,826.69	6,826.69	ACCOUNT BALANCE
Memo Allocation Disbursements: 126,173.31		Less: Bank Transfers/CD's		0.00	0.00	0.00
		Subtotal		6,826.69	6,826.69	
		Less: Payments to Debtors		0.00	0.00	
		Net		6,826.69	6,826.69	NET
Total Allocation Receipts: 133,000.00		TOTAL - ALL ACCOUNTS		NET DEPOSITS	DISBURSEMENTS	
Total Allocation Disbursements: 126,173.31		Checking Account (Non-Interest Earn - *****5167)		6,826.69	6,826.69	
				6,826.69	6,826.69	
Total Memo Allocation Net: 6,826.69				(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

1,665.31

0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit 9

Case No: 18-24703 -JAD
Case Name: FLEGER, JAMES RUSSELL
FLEGER, LINDA JEAN
Taxpayer ID No: *****5770
For Period Ending: 05/20/20

Trustee Name: Natalie Lutz Cardello, Esquire
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****5167 Checking Account (Non-Interest Earn
Blanket Bond (per case limit): \$ 11,126,585.00
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Tran. Code	6 Deposits (\$)	7 Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals

0.00

0.00

0.00